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when these fail?

The majority then start on salts and purgative waters, then change to cathartic pills, etc. If you have gone through these various stages you know they were all useless, so far as permanent results go. Now you should try just once again, but try something practical and sensible, a remedy made and intended for the purpose you are trying to accomplish. Such T C. STONE

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BANK.

What Hon, C. G. Garlin, Representative from Virginia Thinks

Of It.

The postal saving bill, known as the administration bill, which was introduced in the present Congress, is vastly different from the bill as it now appears. after having passed the Senate of the United States, but is useful to us in indicating the ultimate purpose of the present administration, and in aid of the point which I am going to elaborate, what may happen to banks. I do not know how closely you gentlemen have read the two bills, the one as it was originally prepared, the other as it was passed by the Senate, but taking the bill as it is, and assuming that it will pass Conof the President, I have no hesitancy in saying that I believe it would fasten upon this country a system of which would inevitably overthrow the present banking system of the country, orh State and national, and lead in a Government bank, pure and simple, conducted by Government officials, paid by Government money. This is a day when there is a great tendency toward centralization of power in the Federal Government. The States and their rights are daily being encroached upon, and the Constitution of the United States in its construction by the courts is being made more elastic for the purpose of keeping nace with the sentiment, or what under the control of the States of the Union, will within a few years be absolutely under concreat force with the system of banking, centralized at Washington, and we will have accomplished a centralized Government here which will control and of the soverign powers of which they were wont to boast.

should now find its way to our time greater than \$500. statue-books. It is a matter of indifference what the present law may provide. The real would remain the law, or if it burning question is the establishment of system. All else is

Let us examine the present law and strike out of it two of its present provisions, and you! will find that the Federal Gov-

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main, you might not be willing and the bill as it was introduced to find so much fault with it at in Congress contained no such present, but when you come to provision. - Manuf a ct u r e r s' examine the question you wil find that when this system is once fastened upon the people, In the first place, it provides very items of amounts to which treak's of removing the old finish. for the paying of interest at 2 I have referred. Take off the per cent., and provides that it limit of \$500 as provided in the cannot be deposited in any bank bill of today, and the \$100 limit derneath. at a lower rate of interest than of monthly deposits, and in less 21-4 per cent. What do we than two years there would not find this provision to mean? be a bank left standing in the Laying aside all of the constitu- United States, their places havtional arguments which have ing been supplied by the postbeen made against the bill, and offices of the county. Now, why discussing it as though it were do I say this? Because this bill constitutional, this provision provides, in section 7, "that any means that Government will not depositor may withdraw the only refund the money which is whole or any part of the funds

seems to be the sentiment, of charge you gentlemen at least have by your support of the Rethe times. The great railroads 21-4 per cent. interest on the publican party invited a competiof the country, which up to a same in order to get it back. tor into the banking business short while ago were practically Now let us see how this will op- which is likely to destroy your erate. In order to meet the de-| business. It is true that they mand for guaranteed deposits, enter at the door of small affairs which was proposed by the and amounts seemingly, thus for trol of the Federal Government, Democratic platform, we find the present leaving to you the if not, the dreaded and more de- that the Federal Government and larger accounts, but how long plorable condition, of Govern-the Republican party, which will you be able to hold the ment ownership. Couple this found fault with that provision larger accounts when the Govin the platform, have gone a ernment applies the principles step further and have not only of this bill to them, viz., the given the public a guaranty for faith and credit of the Governtheir money if they become de- ment is pledged to return to the positors with them, but are actu- depositor his money upon degovern the States of the Union, ally willing to pay 2 per cent. mand, and to pay him accrued leaving to them only a renant upon same, a much better guar- interest at 2 per cent. I doubt, anty from the standpoint of the my friends, if this matter has individual than was proposed by ever found such serious thought Great arteries of transporta- the Democratic platform, be- in your minds in the past as it tion under the present law and cause of the additional induce- must of necessity find in the futhe pending law, as contemplat- ment of interest. Now, then, ture. There is but one step ed by the administration, are in order to establish and fasten necessary, after the establishgradually being drawn into this this system upon the people, ment of this law to make the centralizing force, and it is no they have consented to a great Treasure of the United States surprise that its companion many limitations, one being that absolute master of the money measure, designed for the pur- no person shall deposit more of the people of the country; pose of centralizing the money than \$100 in any one month, and that is, to strike from the bill of the people of Washington, shall not carry a balance at any the provision which requires the money to be deposited in the Now, my friends, if this banks of the locality from which it is received. A simple little were the intention of those who line, and it was never intended favor this law to permit it to re- by the present administration.

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